

Form BLDfnd7 (12/01/2007)

United States Bankruptcy Court

Eastern District of New York
271 Cadman Plaza East, Suite 1595
Brooklyn, NY 11201-1800

IN RE:

CASE NO: 1-11-45050-jf

Mercedita Herrera

96 Milton Avenue
Staten Island, NY 10306

Name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address.

Social Security/Individual Taxpayer ID/Taxpayer ID/Employer ID No.:

CHAPTER: 7

xxx-xx-6326

DEBTOR(s)

DISCHARGE OF DEBTOR(S) ORDER OF FINAL DECREE

A petition under title 11, United States Code was filed by or against the Debtor(s) on June 11, 2011; an order for relief was entered under Chapter 7; no order denying a discharge has been granted.

It appearing that the debtor(s) is entitled to a discharge and the estate of the above named debtor(s) has been fully administered.

IT IS ORDERED:

- The debtor(s) is granted a discharge under Section 727 of Title 11, United States Code, (the Bankruptcy Code).
- Richard E. O'Connell (Trustee) is discharged as trustee of the estate of the above-named debtor(s) and the bond is cancelled.
- The Chapter 7 case of the above-named debtor(s) is closed.

BY THE COURT

Dated: September 20, 2011

s/ Jerome Feller
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

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EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person(s) named as the debtor(s). It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor(s) a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor(s). A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts;
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

United States Bankruptcy Court
Eastern District of New YorkIn re:
Mercedita Herrera
DebtorCase No. 11-45050-jf
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0207-1

User: acruz
Form ID: 262Page 1 of 1
Total Noticed: 18

Date Rcvd: Sep 20, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 22, 2011.

db +Mercedita Herrera, 96 Milton Avenue, Staten Island, NY 10306-5739
smg +NYC Department of Finance, 345 Adams Street, 3rd Floor, Attn: Legal Affairs - Devora Cohn,
Brooklyn, NY 11201-3719
smg +NYS Department of Taxation & Finance, Bankruptcy Unit, PO Box 5300, Albany, NY 12205-0300
smg +NYS Unemployment Insurance, Attn: Insolvency Unit, Bldg. #12, Room 256,
Albany, NY 12240-0001
7243180 +Cach LLC, 4340 S Monaco St Unit 2, Denver, CO 80237-3408
7243183 +GE MONEY BANK, C/O Zwicker & Associates, P.C., 150 Allens Creek Road, 1st Floor,
Rochester, NY 14618-3308
7251187 +HSBC Bank USA, National Association, As Trustee, c/o Rosicki, Rosicki & Associates, P.C.,
51 East Bethpage Road, Plainview, NY 11803-4224
7243186 +Law Offices of Cohen & Slamowitz, LLP, 199 Crossways Park Drive, Woodbury, NY 11797-2016
7243187 +Litton Loan Servicing, 4828 Loop Central, Houston, TX 77081-2166
7243188 +Nys Higher Ed Services, 99 Washington Ave, Albany, NY 12210-2813

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg +E-mail/Text: ustpreion02.br.ecf@usdoj.gov Sep 20 2011 18:50:14 United States Trustee,
Office of the United States Trustee, 271 Cadman Plaza East, Brooklyn, NY 11201-1833
7243178 +EDI: BANKAMER2.COM Sep 20 2011 18:18:00 Bank Of America, Po Box 15311,
Wilmington, DE 19850-5311
7243179 +EDI: BANKAMER2.COM Sep 20 2011 18:18:00 Bank Of America, Po Box 17054,
Wilmington, DE 19850-7054
7243181 +EDI: CHASE.COM Sep 20 2011 18:18:00 Chase, Po Box 15298, Wilmington, DE 19850-5298
7243182 +EDI: DISCOVER.COM Sep 20 2011 18:18:00 Discover Fin Svcs LLC, Po Box 15316,
Wilmington, DE 19850-5316
7243184 +EDI: RMSC.COM Sep 20 2011 18:18:00 Gemb/care Credit, 950 Forrer Blvd,
Kettering, OH 45420-1469
7243185 +EDI: RMSC.COM Sep 20 2011 18:18:00 Gemb/gapdc, Po Box 981400, El Paso, TX 79998-1400
7243189 +EDI: WFNNB.COM Sep 20 2011 18:18:00 Wfnnb/victorias Secret, 220 W Schrock Rd,
Westerville, OH 43081-2873

TOTAL: 8

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

7251225* +HSBC Bank USA, National Association, As Trustee, c/o Rosicki, Rosicki & Associates, P.C.,
51 East Bethpage Road, Plainview, NY 11803-4224

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 22, 2011

Signature:

